



## **PREM ASHRAM CHARITABLE TRUST**

(Registration No. KWR-4-00043/2007-08)

(12A Registration No: P.76/12A/CIT/MNG/2011.12 dated 8-8-2011 and  
80G Registration No. F. No. P-76/80G/CIT/MNG/2012-13/AABTP4668E dated  
6/8/2013 from the Commissioner of Income-Tax, Mangalore)

**P.O. Amadalli, Karwar - 581 324**  
**Karnataka State, India**

**Phone No: +91-8382-262-025**

**Mobile No. +91-944-843-8151**

**Website: [premashram.org](http://premashram.org)**

# **6th Annual Report**

## **2013 - 2014**



## BOARD OF TRUSTEES

President	Mr. Gurunath Shankar Naik
Vice President	Mr. Khemu Narayan Gouda
Managing Secretary & Treasurer	Mr. Sitaram Subray Gaonkar
Trustee	Dr. Chandrashekhar M. Kadam
Trustee	Mr. Dinesh Vithal Gaonkar
Trustee	Mrs. Reshma Gurunath Naik
Trustee	Mr. Prakash Ganapati Gaonkar
Trustee	Mr. Rainier J. Rodrigues
Trustee	Mrs. Deepa Deepak Gaonkar
Auditors	Hegde G & Co Chartered Accountants Raikar Manor, Kaikini Road, Karwar.
Registered Office	Amadalli, Karwar-581324, Karnataka.
Bank	State Bank Of India, Green St., Karwar.



## **PREM ASHRAM CHARITABLE TRUST**

(Registration No. KWR-4-00043/2007-08)

(12A Registration No: P.76/12A/CIT/MNG/2011.12 dated 8-8-2011 and  
80G Registration No. F. No. P-76/80G/CIT/MNG/2012-13/AABTP4668E dated  
06/08/2013 from the Commissioner of Income-Tax, Mangalore)

**P.O. Amadalli, Karwar-581 324**  
**Karnataka State, India**

**Phone No: +91-8382-262-025**

**Mobile No. +91-944-843-8151**

**Website: [premashram.org](http://premashram.org)**

## **CONTENTS**

	<b>Page No.</b>
Board of Trustees	2
Contents	3
Objectives	4
Audit Report	5
Income, Expenditure, Receipts, and Payments	6-7
Activities between 1/4/2013 to 31/3/2014 towards <b>Education (Increase Literacy)</b>	8-12
Activities between 1/4/2013 to 31/3/2014 towards <b>Health</b>	13
Activities between 1/4/2013 to 31/3/2014 towards <b>Reducing Poverty/Hunger</b>	14
List of Donors	15
Quotes	16

## OBJECTIVES

The Prem Ashram Charitable Trust, Amadalli was registered on 10<sup>th</sup> January 2008 under No. KWR-4-00043/07-08. The **vision** of Prem Ashram Charitable Trust is to **decrease illiteracy, poverty, hunger, and disease** substantially among the underprivileged and socially disadvantaged citizens. The **mission** of the Trust is to create and support programs that will lead to sustainable changes aimed at upliftment of the lives of economically and socially disadvantaged youth, women, senior citizens, and disabled citizens irrespective of religion, cast, gender, colour, and creed.

### Education

Initial focus is on increasing literacy among the youth in rural, remote villages. An increase in literacy will lead to a decrease in poverty/hunger.

- Enable the economically and/or socially disadvantaged youth to obtain education and/or vocational training (such as sewing, computer education, small scale industry etc.) at an affordable cost or no cost, depending on the financial status of the youth, so that the youths can get a satisfying job, and support themselves and their families. Thus, the underprivileged youth will be self-reliant, responsible, and productive citizens. We will develop world class human resources by focusing on education of the underprivileged citizens, especially children and women.
- Participate in the social and cultural development of all youth regardless of economic and social status.

### Poverty/Hunger

Serve economically and/or socially disadvantage children, women, and senior citizens who are facing social isolation, neglect, and physical or mental abuse. Provide support and services to empower them and enhance quality of their lives. Services provided may involve counseling, legal advocacy, vocational training, helping to be self reliant, health check ups etc.

### Health

Strive to decrease disease among the lesser privileged children, women, and senior citizens by instituting health programs such as medical, dental, and eye camps. Provide information on nutrition and good hygiene and financially help the needy, underprivileged citizens with medical expenses.

### Serve the Physically Challenged

Champion programs for the lesser privileged, physically challenged people with a commitment to make them productive citizens of our society. This may involve medical treatment if necessary, counseling, vocational training, and making them self reliant.

### Focus

Initial focus will be on increasing literacy among the underprivileged children and women's empowerment. Other activities will be taken up as more funds become available.

## AUDIT REPORT

I have audited the attached Receipts & Payments account, Income & Expenditure account & Balance Sheet of PREM ASHRAM CHARITABLE TRUST, AMADALLI, KARWAR for the year ended 31-3-2014.

I report that:

- a) I have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit.
- b) All the necessary books of accounts and vouchers have been maintained by the Trust.
- c) The Receipts & payments Account dealt with by this report is in agreement with the books of accounts.
- d) In my opinion and to the best of our knowledge and according to the explanation given to us, the said accounts give a true and fair view:
  - (i) In the case of Balance Sheet, of the state of affairs of the Trust as at 31.03.2014 and
  - (ii) In the case of the Income & Expenditure Account of the Excess of the INCOME OVER EXPENDITURE for the year ended on that date.

Place: Karwar  
Date: 12-06-2014

HEGDE. G. & CO  
Chartered Accountants  
Kaikini Road  
Karwar—581 301

Sd/-  
GANAPATHI HEGDE, CA  
PROPRIETOR M NO.203791

**INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD  
01.04.2013 TO 31.03.2014**

<b>EXPENDITURE</b>	<b>AMOUNT</b>	<b>INCOME</b>	<b>AMOUNT</b>
To Educaton Program	8,39,345.00	By Donation	62,04,772.00
To Education Program- Hostel	2,19,450.00	SBI - 98474 Rs 12,10,000	
		SBI - 91421 Rs 49,94,772	
To Health Program	31,762.00	By Interest from Bank	55,564.00
To Printing & Stationery	6,999.00	SBI - 98474 Rs 47,097.00	
To Poverty Elimination pro- gram	29,000.00	SBI - 91421 Rs 8,467.00	
To Postages & Telephone	3,953.00		
To Bank Charges	1,353.00		
To Legal Expenses	3,250.00		
To Rental Expenses	5,775.00		
To Cultural Program	5,000.00		
To News Paper & Magzines	1,010.00		
To Freght & Transport	300.00		
To Advertisement Expense	2,500.00		
To Provision for Building Construction	50,00,000.00		
To Excess of Income Over Expenditure	1,10,639.00		
<b>TOTAL =</b>	<b>62,60,336.00</b>	<b>TOTAL =</b>	<b>62,60,336.00</b>

**BALANCE SHEET AS AT 31.03.2014**

<b>LIABILITIES</b>	<b>AMOUNT</b>	<b>ASSETS</b>	<b>AMOUNT</b>
<b>CORPUS FUND</b>	18,000.00	<b>FIXED ASSETS</b>	
		Furniture & Stores	14,185.00
<b>GENERAL FUND</b>			
Opening Bal 6,00,000.00			
Add: Addit 50,00,000.00	56,00,000.00	<b>CURRENT ASSETS</b>	
		Cash in Hand	2,500.00
<b>INCOME &amp; EXPENDITURE</b>		Cash at Bank	
A/C			
Opening Bal 3,68,640.00	4,79,279.00	SBI -98474	9,16,371.00
Add: Surplus 1,10,639.00		SBI - 91421	51,64,223.00
<b>TOTAL =</b>	<b>60,97,279.00</b>	<b>TOTAL =</b>	<b>60,97,279.00</b>

**RECEIPTS & PAYMENTS ACCOUNTS FOR THE PERIOD  
01.04.2013 TO 31.03.2014**

<b>RECEIPTS</b>	<b>AMOUNT</b>	<b>PAYMENTS</b>	<b>AMOUNT (Rs)</b>
<b>To Opening Balance</b>		By Education Program	8,39,345.00
Cash in Hand	NIL	By Education Program- Hostel	2,19,450.00
Cash at Bank		By Health Program	31,762.00
SBI - 98474	8,05,459.00	By Poverty Elimination Program	29,000.00
SBI - 91421	1,66,996.00	By Cultural Program	5,000.00
To Donation	62,04,772.00	By Legal Expenses	3,250.00
SBI - 98474 Rs 1210000		By Printing & Stationery	6,999.00
SBI - 91421 Rs. 4994772		By Rent Expenses	5,775.00
To Interest from Bank	55,564.00	By News Paper & Magazines	1,010.00
SBI - 98474 Rs 47,097		By Freight & Transport	300.00
SBI - 91421 Rs 8,467		By Bank Charges	1,353.00
		Regular A/c Rs 341.00	
		FCRA A/c Rs. 1012.00	
		By Postages & Telephone	3,953.00
		By Advertisement Exp FCRA a/c	2,500.00
		<b>By Closing Balance</b>	
		Cash in Hand (FCRA)	2,500.00
		Cash at Bank	
		SBI -98474	9,16,371.00
		SBI - 91421	51,64,223.00
<b>TOTAL =</b>	<b>72,32,791.00</b>	<b>TOTAL =</b>	<b>72,32,791.00</b>

## **ACTIVITIES CARRIED OUT BETWEEN 1/4/2013 – 31/3/2014**

The objectives of the Prem Ashram Charitable Trust is to decrease illiteracy, poverty/hunger, and disease among the lesser privileged people. Providing education (increasing literacy) is the current focus as it would empower and enable the rural, underprivileged youth to find a decent job and support their families financially. Thus, the underprivileged youths will be self-reliant, responsible, and productive citizens.

### **A. EDUCATION PROGRAMS—INCREASE LITERACY**

#### **1. Girls' Hostel at Asnoti for the Poor Girls from Rural Villages**

Fifteen underprivileged girls from remote, rural villages (mostly from Joida Taluka) were accommodated in the Girls' Hostel in a rented house. They have been provided with free boarding, lodging, and other essentials. A Warden and a cook have been engaged in looking after students' well-being and preparation of the meals. These students have been covered under the "Rastra Apatti Kavach Insurance". Coaching to the hostel residents in English, Maths, and Science is being provided to enhance their academic ability.

#### **2. Supported Boys' Hostel for the Rural Students at Asnoti**

Thirty six students, mostly from the remote villages of Joida Taluka, are staying in the Boys' hostel that is managed by the Shree Shivaji Vidyalaya High School, Asnoti. Prem Ashram Charitable Trust paid Rs. 45,000 towards part of boarding expenditure of the students staying in the hostel.

#### **3. Supported Saraswati Vidyalaya's Boys' Hostel at Karwar.**

Forty six students staying in this hostel are from remote villages of Yellapur, Joida, Mundgod, and Haliyal Talukas. Rs. 25,000 was paid towards part of the boarding expenditure.

#### **4. New Girls' Hostel Building for the Underprivileged Students from Rural Villages**

Prem Ashram Charitable Trust is striving hard to increase literacy and espouse to realize full potential among the lesser privileged children through a special focus on education. We want to produce doctors, engineers, and lawyers out of these underprivileged children. We hope to develop world class human resources by focusing on education.

The Trust had sought financial help to build a permanent hostel building for the underprivileged, rural children so that they can continue their education. We received Rs. 49,94,772 from USA-based Global Organization of People of Indian Origin (**GOPIO Chicagoland NFP**) to partly fund the project for building a hostel for the underprivileged, rural students. GOPIO is a not-for-profit organization in Glenview, IL, USA and supports charitable, cultural, and educational activities for the people of Asian Indian origin. FCRA Prior-Permission approval to receive foreign currency amount from GOPIO was obtained from The Ministry of Home Affairs in October 2013. Purchasing of a non-agricultural (NA) land near Shree Shivaji Vidyalaya High School in Asnoti is in progress. Construction of the hostel building will begin soon after the purchase of the land.



## 5. Financial Assistance to BPL Students Towards School/College-Related Expenses

Increasing literacy among the underprivileged students from rural, remote villages is the major focus of Prem Ashram Charitable Trust. There are numerous students in Uttar Kannada district who are struggling to meet the financial needs for attending schools and colleges. The trustees visited several primary & middle schools, high schools, and colleges and identified students from BPL category who really deserve financial help to continue their education. The trust provided financial assistance totaling **Rs. 3,57,000** to **683** BPL (Below Poverty Line) students from 55 schools and colleges. Details are given below and on page 10.

Sl #	Name of the School/College	# of Students	Amount (Rs)
1	Govt. Higher Primary School, Mudaga.	9	2,700
2	Janata Vidyalaya High School, Mudaga.	11	5,500
3	Govt. Higher Primary School, Achhakanne.	9	2,700
4	Govt. Model Higher Primary School, Amadalli.	10	3,000
5	Govt. Composite P U College, Amadalli.	25	17,000
6	Govt., Composite P U College,(High School) Amadalli.	12	6,000
7	Kuvempu Model School,Rehabilitation,Todur Colony.	12	3,600
8	Govt. High School, Todur.	9	4,500
9	Govt. Higher Primary School, Todur.	10	3,000
10	Govt. Higher Primary School, Chendia No 1.	12	3,600
11	The Popular New English School, Chendia.	35	16,100
12	Govt. Lower Primary School, Idoor.	3	900
13	Govt. Higher Primary School, Chendia No 2.	12	3,600
14	Govt. Higher Primary School, Araga.	12	3,600
15	Somanath High School, Binaga.	12	6,000
16	Govt. Higher Primary School, Binaga.	10	3,000
17	Govt. Model Higher Primary School, Baithkhol.	16	5,400
18	Saraswati Vidyalaya, Karwar.	12	6,000
19	Shree Shivaji High School, Baad.	16	6,600
20	Shree Shivaji Girls' High School, Baad.	15	12,500
21	Shree Shivaji P U College, Baad.	12	12,000
22	Shree Shivaji Degree College, Baad.	11	11,000
23	The New High School, Baad.	9	4,500
24	Dr. Durga Laxman Telang High School, Baad.	10	5,000
25	Swami Vivekanand High School, Kodibag.	9	4,500
26	Govt. Model Higher Primary School, Sadashivgad.	10	3,000

<b>Sl #</b>	<b>Name of the School/College</b>	<b># of Students</b>	<b>Amount (Rs)</b>
27	Sadashivgad High School, Sadashivgad.	15	6,100
28	B G V S P U College, Sadashivgad.	12	12,000
29	B G V S Arts & Commerce College, Sadashivgad.	25	25,000
30	Shree Shivaji Composite P U College, Sadashivgad.	12	12,000
31	Shree Shivaji Composite High School, Sadashivgad.	15	6,300
32	Govt. Higher Primary School, Majali.	8	2,400
33	Govt. Higher Primary School, Medishitta, Majali.	15	4,500
34	The Union High School, Majali.	17	7,700
35	The Secondary School, Angadi.	9	4,500
36	Govt. Higher Primary School, Hosali.	9	2,700
37	Shree Shivaji Vidyalaya High School, Asnoti.	15	7,500
38	Govt. Higher Primary School, Asnoti.	10	3,000
39	Adarsh Vidyalaya High School, Hotegali.	9	4,500
40	Govt. Higher Primary School, Bheemkol, Hotegali.	15	4,500
41	Govt. Higher Primary School, Bandar, Hotegali.	13	3,900
42	Santeri Vidyalaya, Hankon.	13	6,500
43	The Modern High School, Halaga.	20	10,000
44	Govt. Higher Primary School, Halaga.	10	3,000
45	Govt. Higher Primary School, Ulaga.	11	3,300
46	Mahasati English Medium School, Ulaga	5	2,500
47	Shree Shivaji Secondary High School, Ulaga.	15	7,500
48	Mahasati P U College, Ulaga.	18	18,000
49	Mahasati Arts, Commerce, & Science College, Ulaga.	27	27,000
50	Mahamaya High School, Balni.	13	6,500
51	Govt. Higher Primary School, Balni.	6	1,800
52	The New High School, Kinnar.	14	7,000
53	Govt. Higher Primary School, Kinnar.	9	2,700
	<b>Total Number of Students Served</b>	<b>683</b>	<b>3,57,700</b>

In addition, Rs. 1,37,400 was provided to 66 BPL students from primary to college level as they solicited financial help from our trust to meet their educational expenses. Details are given on page 11.

#### **6. Other Help to Students and Schools**

Notebooks, compass, uniforms, school bags, Edu-Sat program, mike set, and sewing machine etc. were provided upon request. Many of the BPL students come to school without having breakfast. A pilot program to provide refreshment twice a week to the students of Todur and Hunsemakki school was started from March 2014. Rs. 2,20,035 was spent on all these initiatives (see Page 11).

**Rs. 1,37,400 was Awarded to 66 BPL Students Upon Solicitation.**

<b>Description</b>	<b>Number of Beneficiaries</b>	<b>Amount (Rs.)</b>
Primary and High School	20	26,500
Pre University Course	15	24,900
Degree	11	21,000
Nursing	2	4,000
I T I	4	6,000
Diploma	9	26,000
Engineering	5	29,000
<b>Total =</b>	<b>66</b>	<b>1,37,400</b>

**Other Help Provided to Students and Schools**

<b>Description</b>	<b># of Benefi- ciaries</b>	<b>Amount (Rs.)</b>
Notebooks and Compass		89,800
Uniforms to Students from Achhakanne, Hotegali, and Asnoti Schools		40,500
School Bags to Students from Idur, Balika, and Asnoti Schools	35	8,075
Track suits to District-level and State-level participants of Saraswati Vidyalaya, Karwar, and Asnoti Schools	24	12,925
Edu-Sat Program to Kinnar, Shejavad, Chendia, Halaga, Ulga, and Asnoti Schools	6	21,000
Vessels to prepare Mid-Day Meals to Nagfond, Kodibag, Hunasemakki, Kantrivada, and Asnoti Schools	4	14,650
Mike set, Radio etc. to Asnoti, Jadigadde, and Sanemakki Schools	3	18,190
Sewing machine to Ramakrishna Ashram and free tailoring classes to poor and needy Students	1	9,460
Served refreshment to students of Todur and Hunasemakki Schools every Tuesdays and Thursdays during the month of March 2014	170 + 34	5,435
<b>Total =</b>		<b>2,20,035</b>

## Photos of the Events Related to the Education Program



## B. PROGRAMS TO ENHANCE HEALTH



A Health Camp was held in collaboration with Azad Youth Club, Karwar. Many people, especially those in BPL group, took advantage of the Health Camp. Medicines were distributed free of charge. A Blood Donation Camp was also held in collaboration with Azad Youth Club, Karwar. In addition, several poor, needy people were helped with part of their health-related expenses such as for surgery and medicines. Expenses related to the Health Program was Rs. 24,480.



## C. ACTIVITIES TO REDUCE POVERTY/HUNGER

RS. 29,000 was paid towards providing financial assistance to blind, physical-challenged, and homeless people. Eight people were helped in this program.



By increasing literacy, we can tackle both poverty and hunger. That is like killing two birds with one stone. It is our hope that these children that we help educate will in turn help other underprivileged children when they start earning and such chain reaction will lead to sustainable upliftment of the less privileged and socially disadvantaged citizens of our society.

Trustees and volunteers of Prem Ashram Charitable Trust are striving hard to bring a positive change in our society by serving the needy, lesser privileged people with love.

**The Trustees of Prem Ashram Charitable Trust,  
Amadalli, Karwar.  
July 2014.**

## LIST OF DONORS

**Prem Ashram Charitable Trust Received Donations from  
the Following Donors Between 1/4/2013 to 31/3/2014**

Sl No	Date	Name of Donor	Amount (Rs.)
1	28-08-2013	Mr. Kamalaksha R Naik, Mumbai	10,00,000
2	21-06-2013	Mrs. Premalata G Gaonkar, Amadalli	50,000
3	28-10-2013	M/s. Vijay Deep Agencies, Thane	36,000
4	18-02-2014	Mr. Digambar B Gaonkar, Anadapur	25,000
5	20-02-2014	Mr. Prashantkumar D Gaonkar, Anadapur	25,000
6	25-02-2014	Mrs. Sujatha D Gaonkar, Anadapur	25,000
7	08-11-2013	Mr. Ganesh N Bistannavar, Asnoti	5,000
8	20-11-2013	Mr. Dinesh V Gaonkar, Asnoti	7,000
9	12-11-2013	Mr. Parasappa K Nayak, Karwar	5,000
10	08-12-2013	Mr. Venkatesh R Advekar, Jagalbet	5,000
11	08-12-2013	Mr. Ramachandra R Hegde, Sirsi	5,000
12	12-12-2013	Mr. Gurunath S Naik, Majali	5,000
13	12-12-2013	Mr. Prakash G Gaonkar, Amadalli	5,000
14	08-11-2013	M/s. Gaonkar Stores, Karwar	4,000
15	22-11-2013	Mr. Deepak P Gaonkar, Amadalli	4,000
16	08-11-2013	Mr. Honnappa Hammanna Nayak, Karwar	3,000
17	19-03-2014	Mr. S Ratnakar, Shimoga	1,000
		<b>Sub Total (A) =</b>	<b>12,10,000</b>
1	07-12-2013	GOPIO, Chicagoland, NFP, Illinois, USA (US\$500)	29,495
2	26-12-2013	GOPIO, Chicagoland, NFP, Illinois, USA (US\$40,400)	24,94,337
3	17-01-2014	GOPIO, Chicagoland, NFP, Illinois, USA (US\$40,400)	24,70,940
		<b>Sub Total (B) =</b>	<b>49,94,772</b>
		<b>Total (A+B)</b>	<b>62,04,772</b>

## QUOTES

***Be the change you wish to see in the world***

***-Mahatma Gandhi***

**We can do no great things, only small things with great love.**

**- Mother Teresa**

**“LIVE AS IF YOU WERE TO DIE TOMORROW.  
LEARN AS IF YOU WERE TO LIVE FOREVER.”**

**~ Mahatma Gandhi**

**It is the greatest of all mistakes to do nothing because you can only do little...**

**Do What You Can.**

**~Sydney Smith**

**Life's most persistent and urgent question is....**

**what are you doing for others?**

**- *Martin Luther King Jr.***

**You cannot do a kindness too soon, because you never know how soon it will be too late.- *Proverb***

**Nobody can do everything, but everyone can do something.**

**Love is doing small things with great love**

***It is not how much we do, but how much love we put in the doing.....***

***It is not how much we give, but how much love we put in the giving.***

**- Mother Teresa**

**We make a living by what we get, but we make a life by what we give.**

**~Winston Churchill**

**There are two ways of spreading light.....**

**to be the candle or the mirror that reflects it.**

**- *Edith Wharton***

**Happiness depends on what you can give,**

**Not on what you can get.**

**- Swami Chinmayananda**

**What we have done for ourselves alone dies with us;**

**what we have done for others remains and is immortal.**

**- Albert Pike**